

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 16–22832–RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Orville Malcolm  
1978 Hillside Avenue  
Union, NJ 07083

Marcia Malcolm  
1978 Hillside Avenue  
Union, NJ 07083

Social Security No.:  
xxx–xx–0316

xxx–xx–9630

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Rosemary Gambardella on:

Date: 11/17/21

Time: 10:00 AM

Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

---

**APPLICANT(S)**

Melinda D. Middlebrooks, Debtor's Attorney

**COMMISSION OR FEES**

\$2,415.00

**EXPENSES**

\$8.25

---

If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: October 19, 2021

JAN:

Jeanne Naughton  
Clerk

In re:  
Orville Malcolm  
Marcia Malcolm  
Debtors

Case No. 16-22832-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 5

Date Rcvd: Oct 19, 2021

Form ID: 137

Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Orville Malcolm, Marcia Malcolm, 1978 Hillside Avenue, Union, NJ 07083-4408
aty	Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
cr	+ PROBER & RAPHAEL, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
cr	+ THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ The Bank of New York Mellon, F/K/A The Bank of New, 21 Roszel Road, Princeton, NJ 08540-6669
516269545	American Education Services, Payment Center, Harrisburg, PA 17130-0001
516269549	Chase Bank USA, Bank One Card, Elgin, IL 60124
516269555	+ Consumer Portfolio Service, Attn: Bankruptcy, 19500 Jamboree Road, Irvine, CA 92612-2437
516269557	+ DPL Assc Ltd, PO Box 188, Congers, NY 10920-0188
516444981	ECMC, Po Box 16408, Saint Paul MN 55116-0408
516269558	ECMC, PO Box 64909, Saint Paul, MN 55164-0909
516269559	+ EFS Finance, 1200 North 7th Street, Harrisburg, PA 17102-1419
516269561	+ First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
516269563	Green Tree Servicing LLC (now Ditech Financial LLC, PO box 94710, Palatine IL 60094-4710
516269564	+ HSBC Bank, PO Box 2013, Buffalo, NY 14240-2013
516269565	+ HSBC/RS, PO Box 30253, Salt Lake City, UT 84130-0253
516269566	+ Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247
516269567	+ Industrial Accep Corp, 138 Orange Street, New Haven, CT 06510-3121
516269569	+ Investors Savings Bank, 101 JFK Parkway, Short Hills, NJ 07078-2793
516269570	+ LCT Medical, 1182 Stuyvesant Avenue, Floor 1, Irvington, NJ 07111-1057
516269574	+ Metabank Fingerhut, 600 Main Avenue, PO BOX 98, Brookings, SD 57006-0098
516269577	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, Attn: Bankruptcy Department, 350 Highland Drive, Lewisville, TX 75067
516269583	+ PVN/C, PO Box 15298, Wilmington, DE 19850-5298
516269581	Phillips & Cohen Associates, Ltd., Mail Stop: 146, 1002 Justison Street, Wilmington, DE 19801-5148
516269582	+ Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
516269585	+ Saxon Mortgage Service, 4700 Mercantile Drive North, Fort Worth, TX 76137-3605
516269587	+ State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951
516269589	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054
516269588	+ Target Credit Card, Attn: Financial & Retail Services, Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475
516497487	The Bank of New York Mellon, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
516269590	+ Toyota Motor Credit Company, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
516269596	+ WF Finanacial Bank, Attn: Bankruptcy Department, PO Box 10438, Des Moines, IA 50306-0438
516269597	+ WF Financial, Attn: Bankruptcy Department, PO Box 29704, Phoenix, AZ 85038-9704
516269595	+ Wells Fargo, 800 Walnut Street, Des Moines, IA 50309-3891
516269598	+ XLS/Cit Bank, One CIT Drive, Livingston NJ 07039-5703

TOTAL: 35

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 19 2021 20:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino

District/off: 0312-2

User: admin

Page 2 of 5

Date Rcvd: Oct 19, 2021

Form ID: 137

Total Noticed: 75

			Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 19 2021 20:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 19 2021 20:35:31	Ascension Capital Group, HSBC Auto Finance, PO Box 201347, Arlington, TX 76006-1347
lm	+ Email/PDF: gecsedl@recoverycorp.com	Oct 19 2021 20:35:23	Green Tree Servicing, LLC, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101-1314
516269552	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 19 2021 20:35:33	Citibank Sd., Attn: Bankruptcy Department, PO Box 20363, Kansas City, MO 64195
516269553	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 19 2021 20:35:33	Citibank USA, Citicorp Credit Service, Attn: Bankruptcy Department, PO Box 20507, Kansas City, MO 64195
516269554	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 19 2021 20:35:25	Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202
516297208	Email/Text: bankruptcy@consumerportfolio.com	Oct 19 2021 20:16:00	CONSUMER PORTFOLIO SERVICES , INC., PO BOX 57071, IRVINE, CA 92619 - 7071
516269546	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Oct 19 2021 20:35:24	Capital One Auto Finance, 3905 N. Dallas Parkway, Plano, TX 75093-7892
516294268	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 19 2021 20:35:38	Capital One Auto Finance, Attn: Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
516269547	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 19 2021 20:35:23	Capital One Bank, Attn: Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
516487606	+ Email/Text: bnc@bass-associates.com	Oct 19 2021 20:16:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516334021	+ Email/Text: bncmail@w-legal.com	Oct 19 2021 20:16:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516269548	+ Email/Text: bk.notifications@jpmchase.com	Oct 19 2021 20:16:00	Chase Auto, Attn: National Bankruptcy Department, PO Box 29505, Phoenix, AZ 85038-9505
516269550	+ Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 19 2021 20:35:38	Chase Manhattan Mortgage, Attn: Bankruptcy Department, 3415 Vision Drive, Columbus, OH 43219-6009
516269556	+ Email/PDF: creditonebknofications@resurgent.com	Oct 19 2021 20:35:40	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516444981	Email/Text: ECMCBKNotices@ecmc.org	Oct 19 2021 20:16:00	ECMC, Po Box 16408, Saint Paul MN 55116-0408
516269558	Email/Text: ECMCBKNotices@ecmc.org	Oct 19 2021 20:16:00	ECMC, PO Box 64909, Saint Paul, MN 55164-0909
516269560	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 19 2021 20:16:00	Fashion Bug, PO Box 182273, Columbus, OH 43218-2273
516269562	+ Email/PDF: gecsedl@recoverycorp.com	Oct 19 2021 20:35:23	GEMB, Walmart, Attn: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
516269568	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 19 2021 20:16:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516472699	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 19 2021 20:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516269551	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 19 2021 20:35:38	Chase Mht Bank, Attn: Bankruptcy Department, PO Box 15298, Wilmington, DE 19850
516269571	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 19 2021 20:35:40	Merrick Bank, Attn: Bankruptcy, PO Box 9201,

District/off: 0312-2

User: admin

Page 3 of 5

Date Rcvd: Oct 19, 2021

Form ID: 137

Total Noticed: 75

			Old Bethpage, NY 11804-9001
516269572	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 19 2021 20:35:39	Merrick Bank, Attn: Bankruptcy Department, PO Box 9201, Old Bethpage, NY 11804-9001
516269573	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 19 2021 20:16:00	Metabank, Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
516269575	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2021 20:16:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516269579	+ Email/PDF: pa_dc_claims@navient.com	Oct 19 2021 20:35:24	Navient, Attn: Claims Department, PO Box 9500, Wilkes Barre, PA 18773-9500
516269578	Email/PDF: pa_dc_claims@navient.com	Oct 19 2021 20:35:24	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
516269580	+ Email/PDF: gecsed@recoverycorp.com	Oct 19 2021 20:35:31	PC Richards & Sons, Attn: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
516487688	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 19 2021 20:35:39	Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
516432325	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 19 2021 20:16:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516430768	Email/Text: bnc-quantum@quantum3group.com	Oct 19 2021 20:16:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516285802	Email/Text: bnc-quantum@quantum3group.com	Oct 19 2021 20:16:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516269584	+ Email/Text: bankruptcy@savit.com	Oct 19 2021 20:16:00	Sa-Vit Enterprises, 46 W Ferris Street, East Brunswick, NJ 08816-2159
516269586	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 19 2021 20:35:40	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
517268386	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 19 2021 20:16:00	THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
517268387	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 19 2021 20:16:00	THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, THE BANK OF NEW YORK MELLON, et al, c/o Carrington Mortgage Services, LLC 92806-5948
516269591	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Oct 19 2021 20:16:00	Verizon, 500 Technology Drive, Suite 30, Saint Charles, MO 63304-2225
516269592	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Oct 19 2021 20:16:00	Verizon Wireless, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
516269593	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 19 2021 20:16:00	Victoria's Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
516269594	+ Email/Text: collect@williamsalexander.com	Oct 19 2021 20:16:00	Waassociates, PO Box 2148, Wayne, NJ 07474-2148

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516269576	*+	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-2

User: admin

Page 4 of 5

Date Rcvd: Oct 19, 2021

Form ID: 137

Total Noticed: 75

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2021 at the address(es) listed below:**

Name	Email Address
Angela Catherine Pattison	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3 apattison@hillwallack.com, hwbknj@hillwallack.com
Angela Nascondiglio Stein	on behalf of Debtor Orville Malcolm nascondiglio@middlebrooksshapiro.com
Angela Nascondiglio Stein	on behalf of Joint Debtor Marcia Malcolm nascondiglio@middlebrooksshapiro.com
Brian C. Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Celine P. Derkrikorian	on behalf of Creditor Ditech Financial LLC njecfmail@mwc-law.com
Elizabeth K. Holdren	on behalf of Creditor The Bank of New York Mellon F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2007-BC3, through Carrington Mortgage Services, LLC, eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Elizabeth K. Holdren	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3 eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Elizabeth K. Holdren	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3 eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Jessica M. Minneci	on behalf of Joint Debtor Marcia Malcolm jminneci@middlebrooksshapiro.com
Jessica M. Minneci	on behalf of Debtor Orville Malcolm jminneci@middlebrooksshapiro.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	on behalf of Joint Debtor Marcia Malcolm middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
Melinda D. Middlebrooks	on behalf of Debtor Orville Malcolm middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
Scott D. Sherman	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-BC3 ssherman@minionsherman.com

District/off: 0312-2

User: admin

Page 5 of 5

Date Rcvd: Oct 19, 2021

Form ID: 137

Total Noticed: 75

TOTAL: 14